



INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/617,315
				Filing Date	7/10/2003
				First Named Inventor	Kunce
				Art Unit	2831
				Examiner Name	
Sheet	1	of	2	Attorney Docket Number	ER1-011US

U.S. PATENT DOCUMENTS						
Examiner Initials'	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ³ (if known)				
MCB		US- 6,005,560		12-21-1999	Gill et al.	
		US- 2002/0087705		07-04-2002	Smyth	
		US- 2002/0184088		12-05-2002	Krishnan et al.	
		US- 2002/0198750		12-26-2002	Innes et al.	
		US- 2003/0160818		08-28-2003	Tschiegg et al.	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials'	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner Signature	Mary Catherine Branen	Date Considered	3/17/05
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/617,315
				Filing Date	7/10/2003
				First Named Inventor	Kunce
				Group Art Unit	2851
				Examiner Name	
Sheet	2	of	2	Attorney Docket Number	ER1-011US

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T-2
<i>MCB</i>		Selections from Web Risk Management website, including homepage page, Web Risk Manager™ Modules page, Web Risk Manager News page, and attached brochure, [online] [retrieved on 2/3/2005], [retrieved from the Internet at URL: < http://www.webriskmanagement.com/home.asp >], 8 pages total	
		US Provisional Patent Application 60/372,291, filed April 12, 2002, entitled "Risk Management Information Interface System and Associated Methods."	
		US Patent Application Serial No. 10/815,099, filed March 30, 2004, entitled "Strategies for Managing Recommendations."	
		US Patent Application Serial No. 10/411,912, filed April 12, 2003, entitled "Risk Management Information Interface System and Associated Methods."	
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Examiner Signature	Mary Catherine Bgram	Date Considered	3/17/05
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